

COMBINED DECLARATION AND POWER OF ATTORNEY

**(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,
CONTINUATION, OR C-I-P)**

As a below named inventor, I hereby declare that:

TYPE OF DECLARATION

This declaration is for a national stage of PCT application.

INVENTORSHIP IDENTIFICATION

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

TITLE OF INVENTION

ELECTRONIC PAYMENT SYSTEMS AND METHODS

SPECIFICATION IDENTIFICATION

The specification was described and claimed in PCT International Application No. PCT/US01/03752 filed on February 5, 2001.

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of Federal Regulations, Section 1.56, and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable Examiner would consider it important in deciding whether to allow the application to issue as a patent.

CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)
(35 U.S.C. Section 119(e))

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below:

PROVISIONAL APPLICATION NUMBER	FILING DATE
60/180,559	February 4, 2000
60/180,452	February 4, 2000

POWER OF ATTORNEY

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

APPOINTED PRACTITIONER(S)	REGISTRATION NUMBER(S)
Robert D. Fish	<u>33880</u>
David J. Zoetewey	<u>45258</u>
Sandie P. Thompson	<u>46564</u>
Martin Fessenmaier	<u>46697</u>

④ I hereby appoint the practitioner(s) associated with the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO

Robert D. Fish
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Costa Mesa, CA 92626

DIRECT TELEPHONE CALLS TO:

Robert D. Fish
714-641-5100

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)

Dean Mersky
Inventor's signature 
Date 3/28/02 Country of Citizenship U.S.
Residence Malibu, CA CA
Post Office Address 6509 Wandermere Road, Malibu, CA 90265

10/088816

JC07 Rec'd PCT/PTO 22 MAR 2002

Practitioner's Docket No. 100650.0001US1

CHAPTER II

TRANSMITTAL LETTER
TO THE UNITED STATES ELECTED OFFICE (EO/US)

(ENTRY INTO U.S. NATIONAL PHASE UNDER CHAPTER II)

PCT/US01/03752	05 February 2001 (5.02.01)	04 February 2000 (4.02.00)
International Application No.	International Filing Date	Priority Date Claimed

TITLE OF INVENTION: ELECTRONIC PAYMENT SYSTEMS AND METHODS

APPLICANT(S): Mersky, Dean

Box PCT
Assistant Commissioner for Patents
Washington D.C. 20231
ATTENTION: EO/US

1. Applicant herewith submits to the United States Elected Office (EO/US) the following items under 35 U.S.C. § 371:
 - a. This express request to immediately begin national examination procedures (35 U.S.C. § 371(f)).
 - b. The U.S. National Fee (35 U.S.C. § 371(c)(1)) and other fees (37 C.F.R. § 1.492) as indicated below:

CERTIFICATION UNDER 37 C.F.R. §§ 1.8(a) and 1.10*
(When using Express Mail, the Express Mail label number is *mandatory*;
Express Mail certification is optional.)

I hereby certify that, on the date shown below, this correspondence is being:

MAILING

deposited with the United States Postal Service in an envelope addressed to the Assistant Commissioner for Patents, Washington D.C. 20231
37 C.F.R. § 1.8(a)
 with sufficient postage as first class mail. as "Express Mail Post Office to Addressee"
Mailing Label No. EV062681958US

TRANSMISSION

facsimile transmitted to the Patent and Trademark Office, (703) _____

Date: 3/22/02



Erika Simpson